

The Role of Business Continuity Management in Enhancing the Readiness of Banking Institutions to Face Crises

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مقدمة:

In recent years, the banking sector has been exposed to an increasingly complex environment of operational, technological, and financial risks. Business Continuity Management (BCM) has become a vital component for ensuring the resilience and sustainability of banking operations. BCM provides a structured framework to identify potential threats, assess their impact, and develop preventive measures to ensure that critical services continue during and after a crisis. This study aims to explore the role of BCM in enhancing the readiness of banking institutions to face crises within the Saudi context, aligning with the Saudi Central Bank's regulatory requirements and international standards such as ISO 22301.

مشكلة الدراسة:

Despite the growing awareness of BCM importance, many banking institutions still face challenges in achieving full operational readiness during crises. The problem lies in the inconsistent implementation of BCM frameworks, inadequate testing of recovery plans, and limited integration between risk management, IT, and business operations. This study seeks to examine how effective BCM implementation can enhance institutional readiness and mitigate disruption impacts.

أهمية الدراسة:

The significance of this study lies in its potential to:

1. Highlight the strategic importance of BCM in maintaining banking stability.
2. Support compliance with the Saudi Central Bank's regulatory requirements.
3. Promote awareness of proactive crisis management.
4. Provide practical recommendations to strengthen BCM effectiveness across Saudi banking institutions.

أهداف الدراسة:

1. To define the concept and dimensions of Business Continuity Management within the banking context.
2. To assess the current level of BCM implementation in Saudi banks.
3. To identify challenges hindering BCM integration into bank operations.
4. To propose recommendations to enhance readiness and resilience during crises.

تساؤلات الدراسة

1. How effective is BCM in enhancing the readiness of Saudi banks to face crises?
2. What are the main obstacles preventing full implementation of BCM frameworks?
3. How can BCM be integrated with other risk management and IT functions to improve institutional resilience?

فروض الدراسة:

1. There is a statistically significant relationship between the effectiveness of BCM and the readiness of banking institutions to face crises.
2. Inadequate testing and training reduce the overall readiness level of banks.
3. Compliance with SAMA BCM regulations positively influences BCM efficiency in Saudi banks.

الدراسات السابقة

Previous studies have explored the relationship between BCM and organizational resilience, emphasizing the role of ISO 22301 in guiding BCM implementation in financial institutions. While global research demonstrates that BCM enhances crisis response, local studies indicate varying levels of maturity among Saudi banks. This gap highlights the need for further investigation into BCM effectiveness under the Saudi regulatory environment.

المنطلقات النظرية للدراسة:

This research is grounded in Systems Theory, which views organizations as interconnected entities where disruptions in one part affect the entire system. It also draws upon Enterprise Risk Management (ERM) theory, emphasizing the integration of governance, internal controls, and continuity management to ensure sustainable operations during disruptions.

المنهجية وطرق البحث:

This study adopts a descriptive analytical approach. Data will be collected from BCM and Risk Management professionals across multiple Saudi banks through structured questionnaires and semi-structured interviews. Statistical analysis will be used to evaluate relationships between BCM effectiveness and institutional readiness.

أدوات الدراسة:

1. Structured questionnaire distributed to BCM and Risk Management departments.
2. Semi-structured interviews with bank managers.
3. Review of institutional documents, policies, and continuity frameworks.

حدود الدراسة:

- Geographic Scope: Commercial banks operating in Saudi Arabia.
- Time Frame: January 2025 to May 2025.
- Thematic Scope: The impact of BCM practices on organizational readiness and crisis response.

المراجع:

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